

REMARKS/ARGUMENTS

Claim Amendments

The Applicant has canceled claims 1-20 and claims 21-41 have been added. Applicant respectfully submits no new matter has been added. Accordingly, claims 21-41 are pending in the application. Favorable reconsideration of the application is respectfully requested in view of the foregoing amendments and the following remarks.

Examiner Objections - Claims

Claims 1-3, 5-11 were objected to because of informalities. The subject claims were canceled and replaced with new claims 21-41. The Examiner's consideration of the new claims is respectfully requested.

Claim Rejections – 35 U.S.C. § 103 (a)

Claims 1-3, 5-11 and 13 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over Taskett (US Patent 5,991,748) in view of Cheng (US Patent 5,537,467). In order to expedite allowance of this application, the Applicant has canceled the claims 1-3, 5-11 and 13 without prejudice. Therefore, this rejection with respect to these claims is deemed to be moot.

Previous attempts at amending the Applicant's claims to distinctly and clearly claim the subject matter, which Applicant believes is his invention, were unsuccessful. Therefore, the Applicant is presenting new claims covering the same subject matter that are supported by Figures 2 and 3 and the discussion from the Detailed Description regarding Figures 2 and 3.

The Applicant's invention discloses a method for paying for calls and services with anonymous funds that are not connected to a particular user. A voucher database contains records of paid for vouchers with voucher identifiers and associated secret access codes. The amounts in the voucher records can be transferred to a user account with the presentation of an identifier of the voucher and the secret code. The voucher is not associated with the voucher purchaser except that the identifier and

secret code are given to the purchaser. Any user with the identifier and the secret code can access and remove the amount in the voucher record.

A loading service that is operationally connected to an intelligent network can be accessed to accomplish a loading of a requested amount of balance from the voucher account into a user account of an individual user that supplies the voucher identifier and the secret code. The loading stage includes steps of decreasing the requested amount from a voucher record in the intelligent network and loading a corresponding amount of balance into the user account of the user requesting the loading operation.

Some advantages of having a database with vouchers that are not connected to a particular user include: 1) a prepaid user can stay anonymous since no link between a user's credit card is made when purchasing the voucher or doing a refill, and 2) the vouchers may be easily sold and distributed as the voucher amount is already stored in the voucher database and the voucher identifier and secret code are supplied only to the purchaser of the voucher.

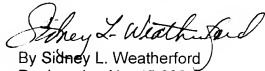
Favorable reconsideration of the application is respectfully requested in view of the preceding remarks.

CONCLUSION

In view of the foregoing remarks, the Applicant believes all of the claims currently pending in the Application to be in a condition for allowance. The Applicant, therefore, respectfully requests that the Examiner withdraw all rejections and issue a Notice of Allowance for all pending claims.

The Applicant requests a telephonic interview if the Examiner has any questions or requires any additional information that would further or expedite the prosecution of the Application.

Respectfully submitted,



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